

# SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING OUT-OF-POCKET COSTS

## Abstract

A computerized method and system for the payment of out-of-pocket fees such as patent and trademark fees is disclosed. The patent or trademark fee for a client of a firm is charged against an account maintained by an organization separate from the firm. A charge issued at a workstation at the firm is delivered to a patent or patent and trademark agency, or a foreign associate firm, where it is cashed against an account maintained by the separate organization. The firm bills the client for the fee, along with a service charge, while the separate organization bills the firm for the fee and the service charge. Payment from the client to the firm for the fee and service charge is then sent to the separate organization to cover the firm's bill from the separate organization. A law firm maintains its own account and uses a second account funded with a loan to pay the out-of-pocket costs. According to one example embodiment of the inventive subject matter disclosed herein, there is disclosed a method and apparatus wherein a law firm client is associated with a first value, parameter, plan or schedule used to determine a charge to the client. The law firm bills the law firm client a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of processing or financing funds used to cover payment of the out-of-pocket costs.